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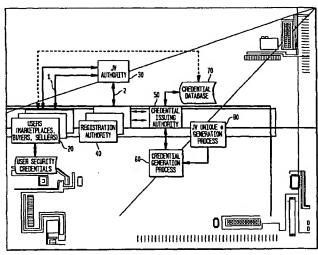
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(54) Title: IDENTITY INSURANCE TRANSACTION METHOD



(57) Abstract: The instant invention relates to a system and method for ensuring and verifying the identity of all parties in an online marketplace (120) transaction involving buyers (110), sellers (130), and third parties, such as a market place. Anonymous transactions are supported by this invention. Verification is provided and insurance may be purchased in accordance with the instant invention guaranteeing that the parties are who they represent themselves to be and are capable of entering into the transaction (50), thereby facilating completion of the transaction. Both the verification provided and insurance purchased take into account numerous factors including, but not limited to, the credit score of a user trading counterpart (100, 220), the amount and type of a user's or trading counterpart's past trading activity, the monetary amount, size, and type of transaction for which verification and/or insurance is sought, and the nature of the goods and/or services involved in the transaction for which verification and/or insurance is sought.



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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER					
IPC(7) : G06F 17/60					
US CL	: 705/4 International Patent Classification (IPC) or to both nati	ional classification and IPC			
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Minimum documentation searched (classification system followed by classification symbols) U.S.: 705/1,4,7,8,10,35,37,38					
Documentation	on searched other than minimum documentation to the e	extent that such documents are included in	the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Insurance, financial products, premium, identity, credit risk, decision support.					
C. DOCI	UMENTS CONSIDERED TO BE RELEVANT				
Category *	Citation of document, with indication, where ap	propriate, of the relevant passages	Relevant to claim No.		
Y,E	US 2002/0002475 A1 (FREEDMAN et al) 3 January document.		1-40		
Y,E	US 2002/0023051 A1 (KUNZLE et al) 21 February 2 document.	2002 (21.02.2002), see entire	1-40		
Y,E	US 2002/0046053 A1 (HARE et al) 18 April 2002 (1	8.04.2002), see entire document.	1-40		
Y,E	US 2002/0055862 A1 (JINKS) 9 May 2002 (09.05.2002), see entire document.		1-40		
Y,E	US 2002/0091550 A1 (WHITE et al) 11 July 2002 (1	1.07.2002), see entire document.	1-40		
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"A" document defining the general state of the art which is not considered to be of particular relevance		date and not in conflict with the application but cited to understand the principle or theory underlying the invention			
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20 July 2002 (20.07,2002) 1 2 SEP 2002					
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20 July 2002 (20.07,2002) Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Authorized officer Emanuel T. Voeltz					
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INTERNATIONAL SEARCH REPORT

International application No.
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Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim N
Y,E	US 2002/0091551 A1 (PARISI) 11 July 2002 (11.07.2002), see entire document.	1-40
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